

FEIN, SUCH & CRANE, LLP

Attorneys At Law

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July 3, 2014

Christopher White c/o
Attn: Keisha A. Williams, Esq.
Western New York Law Center
237 Main Street, Suite 1130
Buffalo, New York 14203

Re: White, Christopher
Property Address: 384 Walnut Street, Buffalo, New York 14211
Loan Servicer: PHH Mortgage
Loan Number: 2019360540

Dear Sir or Madam:

Pursuant to your request, the breakdown of the Outstanding Incurred Foreclosure Fees and Costs is as follows:

Attorney Fees	\$779.00
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Total Outstanding Incurred Foreclosure Fees and Costs	\$779.00
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Pursuant to your request, the breakdown of the Outstanding Estimated Foreclosure Fees and Costs is as follows:

Attorney Fees	\$580.00
Stipulation of Discontinuance Fee	300.00
Stipulation of Discontinuance Cost	35.00
Order of Reference	45.00
Referee Cost	250.00

Total Outstanding Estimated Foreclosure Fees and Costs	\$1210.00
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Pursuant to your request, the breakdown of the Mortgagor Recoverable Corporate Advance is as follows:

Broker's Price Opinions	\$285.00
Title Costs	655.56
Summons & Complaint	400.00
Lis Pendens	60.00
Service of Process	612.00
Request for Judicial Intervention	95.00
Allowable Attorney Fees	<u>1,260.00</u>
Total Mortgagor Recoverable Corporate Advance	\$3,367.56

Pursuant to your request, the breakdown of Other Fees Due is as follows:

Property Inspections	<u>\$290.00</u>
Total of Other Fees Due	\$290.00

Federal Law requires us to notify you that we are acting as a debt collector, in an attempt to collect a debt. All information will be used for that purpose.

If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Please be advised that this and any further communication will not stay the proceeding of this action unless notified in writing by lender or its counsel, or unless stayed by operation of law.

If you have any further questions, feel free to contact this office.

Very truly yours,
Fein, Such & Crane, LLP
Workout Department